

Select originating program

Maurita Johnson, Deputy Director

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Number: CW-IM-13-004

Issue date: 9/16/13

Topic: Foster Care

Subject: Providing consumer credit reports to teens in care

Applies to (check all that apply):

- | | |
|---|--|
| <input type="checkbox"/> All DHS employees | <input type="checkbox"/> County DD Program Managers |
| <input type="checkbox"/> Area Agencies on Aging | <input type="checkbox"/> County Mental Health Directors |
| <input type="checkbox"/> Aging and People with Disabilities | <input type="checkbox"/> Health Services |
| <input type="checkbox"/> Children, Adults and Families | <input checked="" type="checkbox"/> Other (please specify): Child Welfare Programs |

Message:

Action Request Number CW-AR-12-001 is no longer effective with the issuance of this Information Memorandum.

Public Law 112-34, The Child and Family services Improvement and Innovation Act was signed into law on September 30, 2011. This act amends the case review system definition to require that each child age 16 and older in foster care receives a copy of a consumer credit report each year until discharged from foster care, and must be assisted in interpreting the credit report and resolving any inconsistencies (section 475(5)(I) of the Act).

Because child welfare is a Title IV-E agency, we are obligated to comply with the provisions of this legislation. More importantly, an annual review of a youth's consumer credit report ensures there is some oversight of such a report, that no one is fraudulently using the youth's identity or misusing any of the youth's resources.

Credit reports are free for the youth. Helpful information about understand and talking to youth about credit reports can be found at:

<http://www.aecf.org/~media/Pubs/Topics/Child%20Welfare%20Permanence/Other/YouthandCredit/YouthandCredit.pdf>

Currently, DHS Central Office is running credit reports for 16 and 17-year-olds following the month of their birthday. Central Office is also running reports for youth over 18 with a signed authorization form and upon request from the ILP or caseworker. Although Central Office anticipates possible changes in the near future to the process, the current contact information is listed below.

Central Office holds contracts with all three of the credit bureaus for the sole purpose of obtaining credit reports for youth in foster care. These contracts establish the ability to obtain credit reports electronically.

Once the credit reports are retrieved, a secure email will be sent to the caseworker with instructions on how to ensure proof of compliance with the law. The caseworker will be asked to print out two copies of the report, to provide the youth with one copy of the report, and ask the youth to sign the other copy. The signed paper copy will be uploaded into OR-Kids and then be shredded.

If you have any questions about this information, contact:

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